

Borrower	Catamount Properties 2018 LLC	File No.	34637400
Property Address	1462 Bromley Dr		
City	Snellville	County	Gwinnett
		State	GA
		Zip Code	30078
Lender/Client	Wedgewood Inc		

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## UNIFORM APPRAISAL DATASET (UAD) DEFINITIONS ADDENDUM

(Source: Fannie Mae UAD Appendix D: UAD Field-Specific Standardization Requirements)

### Condition Ratings and Definitions

#### C1

The improvements have been very recently constructed and have not previously been occupied. The entire structure and all components are new and the dwelling features no physical depreciation.\*

\*Note: Newly constructed improvements that feature recycled materials and/or components can be considered new dwellings provided that the dwelling is placed on a 100% new foundation and the recycled materials and the recycled components have been rehabilitated/re-manufactured into like-new condition. Recently constructed improvements that have not been previously occupied are not considered "new" if they have any significant physical depreciation (i.e., newly constructed dwellings that have been vacant for an extended period of time without adequate maintenance or upkeep).

#### C2

The improvements feature no deferred maintenance, little or no physical depreciation, and require no repairs. Virtually all building components are new or have been recently repaired, refinished, or rehabilitated. All outdated components and finishes have been updated and/or replaced with components that meet current standards. Dwellings in this category either are almost new or have been recently completely renovated and are similar in condition to new construction.

#### C3

The improvements are well maintained and feature limited physical depreciation due to normal wear and tear. Some components, but not every major building component, may be updated or recently rehabilitated. The structure has been well maintained.

#### C4

The improvements feature some minor deferred maintenance and physical deterioration due to normal wear and tear. The dwelling has been adequately maintained and requires only minimal repairs to building components/mechanical systems and cosmetic repairs. All major building components have been adequately maintained and are functionally adequate.

#### C5

The improvements feature obvious deferred maintenance and are in need of some significant repairs. Some building components need repairs, rehabilitation, or updating. The functional utility and overall livability is somewhat diminished due to condition, but the dwelling remains useable and functional as a residence.

#### C6

The improvements have substantial damage or deferred maintenance with deficiencies or defects that are severe enough to affect the safety, soundness, or structural integrity of the improvements. The improvements are in need of substantial repairs and rehabilitation, including many or most major components.

### Quality Ratings and Definitions

#### Q1

Dwellings with this quality rating are usually unique structures that are individually designed by an architect for a specified user. Such residences typically are constructed from detailed architectural plans and specifications and feature an exceptionally high level of workmanship and exceptionally high-grade materials throughout the interior and exterior of the structure. The design features exceptionally high-quality exterior refinements and ornamentation, and exceptionally high-quality interior refinements. The workmanship, materials, and finishes throughout the dwelling are of exceptionally high quality.

#### Q2

Dwellings with this quality rating are often custom designed for construction on an individual property owner's site. However, dwellings in this quality grade are also found in high-quality tract developments featuring residence constructed from individual plans or from highly modified or upgraded plans. The design features detailed, high quality exterior ornamentation, high-quality interior refinements, and detail. The workmanship, materials, and finishes throughout the dwelling are generally of high or very high quality.

#### Q3

Dwellings with this quality rating are residences of higher quality built from individual or readily available designer plans in above-standard residential tract developments or on an individual property owner's site. The design includes significant exterior ornamentation and interiors that are well finished. The workmanship exceeds acceptable standards and many materials and finishes throughout the dwelling have been upgraded from "stock" standards.

#### Q4

Dwellings with this quality rating meet or exceed the requirements of applicable building codes. Standard or modified standard building plans are utilized and the design includes adequate fenestration and some exterior ornamentation and interior refinements. Materials, workmanship, finish, and equipment are of stock or builder grade and may feature some upgrades.

# UNIFORM APPRAISAL DATASET (UAD) DEFINITIONS ADDENDUM

(Source: Fannie Mae UAD Appendix D: UAD Field-Specific Standardization Requirements)

## Quality Ratings and Definitions (continued)

### Q5

Dwellings with this quality rating feature economy of construction and basic functionality as main considerations. Such dwellings feature a plain design using readily available or basic floor plans featuring minimal fenestration and basic finishes with minimal exterior ornamentation and limited interior detail. These dwellings meet minimum building codes and are constructed with inexpensive, stock materials with limited refinements and upgrades.

### Q6

Dwellings with this quality rating are of basic quality and lower cost; some may not be suitable for year-round occupancy. Such dwellings are often built with simple plans or without plans, often utilizing the lowest quality building materials. Such dwellings are often built or expanded by persons who are professionally unskilled or possess only minimal construction skills. Electrical, plumbing, and other mechanical systems and equipment may be minimal or non-existent. Older dwellings may feature one or more substandard or non-conforming additions to the original structure

## Definitions of Not Updated, Updated, and Remodeled

### Not Updated

Little or no updating or modernization. This description includes, but is not limited to, new homes.

Residential properties of fifteen years of age or less often reflect an original condition with no updating, if no major components have been replaced or updated. Those over fifteen years of age are also considered not updated if the appliances, fixtures, and finishes are predominantly dated. An area that is 'Not Updated' may still be well maintained and fully functional, and this rating does not necessarily imply deferred maintenance or physical/functional deterioration.

### Updated

The area of the home has been modified to meet current market expectations. These modifications are limited in terms of both scope and cost.

An updated area of the home should have an improved look and feel, or functional utility. Changes that constitute updates include refurbishment and/or replacing components to meet existing market expectations. Updates do not include significant alterations to the existing structure.

### Remodeled

Significant finish and/or structural changes have been made that increase utility and appeal through complete replacement and/or expansion.

A remodeled area reflects fundamental changes that include multiple alterations. These alterations may include some or all of the following: replacement of a major component (cabinet(s), bathtub, or bathroom tile), relocation of plumbing/gas fixtures/appliances, significant structural alterations (relocating walls, and/or the addition of) square footage). This would include a complete gutting and rebuild.

## Explanation of Bathroom Count

Three-quarter baths are counted as a full bath in all cases. Quarter baths (baths that feature only a toilet) are not included in the bathroom count. The number of full and half baths is reported by separating the two values using a period, where the full bath count is represented to the left of the period and the half bath count is represented to the right of the period.

Example:

3.2 indicates three full baths and two half baths.



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### APPRAISAL AND REPORT IDENTIFICATION

This Report is one of the following types:

Appraisal Report (A written report prepared under Standards Rule 2-2(a), pursuant to the Scope of Work, as disclosed elsewhere in this report.)

Restricted Appraisal Report (A written report prepared under Standards Rule 2-2(b), pursuant to the Scope of Work, as disclosed elsewhere in this report, restricted to the stated intended use by the specified client or intended user.)

### Comments on Standards Rule 2-3

I certify that, to the best of my knowledge and belief:

- The statements of fact contained in this report are true and correct.
- The reported analyses, opinions, and conclusions are limited only by the reported assumptions and limiting conditions and are my personal, impartial, and unbiased professional analyses, opinions, and conclusions.
- Unless otherwise indicated, I have no present or prospective interest in the property that is the subject of this report and no personal interest with respect to the parties involved.
- Unless otherwise indicated, I have performed no services, as an appraiser or in any other capacity, regarding the property that is the subject of this report within the three-year period immediately preceding acceptance of this assignment.
- I have no bias with respect to the property that is the subject of this report or the parties involved with this assignment.
- My engagement in this assignment was not contingent upon developing or reporting predetermined results.
- My compensation for completing this assignment is not contingent upon the development or reporting of a predetermined value or direction in value that favors the cause of the client, the amount of the value opinion, the attainment of a stipulated result, or the occurrence of a subsequent event directly related to the intended use of this appraisal.
- My analyses, opinions, and conclusions were developed, and this report has been prepared, in conformity with the Uniform Standards of Professional Appraisal Practice that were in effect at the time this report was prepared.
- Unless otherwise indicated, I have made a personal inspection of the property that is the subject of this report.
- Unless otherwise indicated, no one provided significant real property appraisal assistance to the person(s) signing this certification (if there are exceptions, the name of each individual providing significant real property appraisal assistance is stated elsewhere in this report).

### Comments on Appraisal and Report Identification

Note any USPAP related issues requiring disclosure and any State mandated requirements:

My analysis, opinions, and conclusions were developed, and this report has been prepared, in conformity with the Georgia Real Estate appraiser Classifications and Regulations Act and the Rules and Regulations of the Georgia Real Estate Appraisers Board. [Real Estate Appraiser Classification and Regulation Act paragraph 539-3.02(1)(m) as amended August 1, 2006]

I certify, as the appraiser, that I have completed all aspects of this valuation, including reconciling my opinion of value, free of influence from the client, client's representatives, borrower, or any other party to the transaction.

I have no current or prospective interest in the subject property or the parties involved; the appraiser has not performed any previous appraisal assignments for the subject within the past 3 year period immediately preceding acceptance of this assignment, as an appraiser capacity.

The subject's exposure time, at its appraised value is approximately 0 to 3 months. This is typical for the subject's neighborhood and competing market area. Exposure time is directly associated with the appraised value and is considered to be prior to the effective date of the appraisal. The exposure time estimate is based on the comparable sales' performance as well as the typical exposure time evidenced by the interviews of market participants and analysis of listings to closing dates indicated in the MLS area. This is contingent on the listing price being reasonable and consistent with the market.

Marketing Time: is deemed to start at the effective date of the appraisal, looking forward in time. It is a prediction of how long a property would require exposure to a competitive and open market in order to find a buyer, under either typical or prescribed circumstances.

In the performance of this assignment, significant real property appraisal assistance was provided by Amethyst Terrell, State Registered Real Property Appraiser # 409213. Specifically, the assistant's duties included inspection of the subject property, researching online tax assessment data for the subject and comparable sales, reviewing FEMA flood maps, assisting in the research, selection, and verification of the sales used in the sales comparison approach under the supervision of the signing appraiser.

#### APPRAISER:

Signature: \_\_\_\_\_

Name: Zaire Lawson

State Certification #: CG262422

or State License #: \_\_\_\_\_

State: GA Expiration Date of Certification or License: 05/31/2024

Date of Signature and Report: 09/29/2023

Effective Date of Appraisal: 09/27/2023

Inspection of Subject:  None  Interior and Exterior  Exterior-Only

Date of Inspection (if applicable): 09/27/2023

#### SUPERVISORY or CO-APPRAISER (if applicable):

Signature: \_\_\_\_\_

Name: \_\_\_\_\_

State Certification #: \_\_\_\_\_

or State License #: \_\_\_\_\_

State: \_\_\_\_\_ Expiration Date of Certification or License: \_\_\_\_\_

Date of Signature: \_\_\_\_\_

Inspection of Subject:  None  Interior and Exterior  Exterior-Only

Date of Inspection (if applicable): \_\_\_\_\_

# Text Addendum [Multi-page]

File No. 34637400

Borrower	Catamount Properties 2018 LLC						
Property Address	1462 Bromley Dr						
City	Snellville	County	Gwinnett	State	GA	Zip Code	30078
Lender/Client	Wedgewood Inc						

Property ID 34637400  
Loan Number 55049  
Tracking ID 09.26.23 Appraisal Request  
AMC -ClearCapitol.com Inc AMC # 19; Fee Disclosure : \$220.00; Technology Fee \$20.00

## USDA Servicing Intended Use

The intended use is for loan servicing

## INTENDED USER

The Lender/Client is the intended users of this appraisal report. No additional intended users are identified by the appraiser

## Scope of Work

In conducting the appraisal assignment, the appraiser first collected preliminary public record, title information, MLS information, and made an initial search of available market sales, trends, and influences. A physical inspection of the subject property was made in accordance with the information requirements of the URAR format. The appraiser is not an expert in matters of pest control, structural engineering, hazardous waste, survey, or title matters, and no expertise or warranty is implied in these or other areas. General research on comparable properties in the subject and competing neighborhoods was performed. The appraiser utilized MLS data, County tax records, and public information. Sales selection was refined to the most similar and recent sale properties and similar current listings (if available) were analyzed. A thorough residential market analysis using standard residential appraisal methods and techniques was completed in accordance with Uniform Standards of Professional Practice. An explanation of adjustments to comparable properties is presented in the comment addenda. The value indications from the comparable sale properties were reconciled into a final value estimate. The purpose of the final value reconciliation was to develop a rational, defensible conclusion of the most probable market value for the subject property.

## Comments on Sales Comparison Approach:

In the appraiser's initial search for comparable sales a diligent search to locate a sale or sales within the immediate area and within subject's market of a sales date of less than twelve months with similar condition and interior finish.

The appraiser favored similar styled and conditioned sales located within the subject's market area which were comparable in GLA, age, site size and comparable appeal. There were minimal sales and listings noted within the subject's area at this time. This appraiser tried to utilize sales that were similar in craftsmanship to that of the subject. In the situation where a comparable was utilized that was felt to differ in upgrades/condition the appraiser made a conservative adjustment. The appraiser acknowledges that the comparables have sales date that exceeds client's preferred 180 day sales date, however, the appraiser selected the best available sales with FNMA 12 month guideline. Net line adjustments are within preferred percentages for comparables utilized. The appraiser did not make any adjustment for sales concessions as the concessions paid were in typical proportion which the appraiser deems is typical for the that market area. Comparable 1 was given most weight with remaining weight placed on C2-4 during the reconciliation. There were minimal comparable sales and listings noted at this time which could assist in bracketing the subject features. The comparables selected are felt to be the best available currently although exceeding a 1 mile distance.

:1) No adjustment for GLA differences 100sq ft or less ; No bedroom adjustment warranted

2) The appraiser made adjustments for amenities, based on the anticipated market reaction to these items (ie. deck, fence, out building, pool, etc.)

3) No adjustment warranted for sales concessions as they appear typical for the market

It is the appraiser's opinion that the OVERALL conditions are similar, but if any comparables utilized are not felt to be similar adjustments have been utilized for cosmetic differences and are commented on in the addendum of the report.

The adjustments made to the comparables represent a figure based on market value; the adjustments do not reflect the actual cost to construct.

The appraiser is aware that most adjustments made are far less than what it would take to build them. All adjustments made in this report were gathered based on information obtained from market participants, the appraiser also relied on historical data from the market area and the process of paired sales analysis was also used. The appraiser is aware that the appraised value is lower than predominant value on Pg1 URAR

"Other" on Pg1 of URAR presents unimproved land

The appraisal was prepared in full compliance with the Appraiser Independence Requirements. The appraiser has not performed, participated in, or been associated with any activity in violation of the requirements.

## Home Inspection

This appraisal is not a home inspection and the appraiser is not acting as a home inspector when preparing this report. The borrower has the right to have the home inspected by a professional home inspector. When performing the inspection of this property, the appraiser visually observed areas that were readily accessible. The appraiser is not required to disturb or move anything that obstructs access or visibility. When completing the appraisal, a visual inspection was done in accordance with appraisal guidelines. The inspection is not technically exhaustive. The inspection does not offer warranties or guarantees of any kind. This appraiser has utilized information gathered from various public sources to prepare this report. No warranties implied or expressed are provided for the records, mapping and data contained herein or for their use or interpretation by the User. Information utilized in this report for the subject property and comparable sales are deemed reliable but not guaranteed.

## HOA Comments

The subject property mandatory HOA fees include : Facilities Fee, Grounds Maintenance, Management Fee, Swimming, Tennis

**Text Addendum [Multi-page]**

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Lender/Client	Wedgewood Inc				

**Exterior View Comments**

Appraiser performed a exterior view of the property, therefore this appraisal had to be performed based on the extraordinary assumption that property is in average condition. Developing a fair market value for the subject based on a curb-side inspection presents many challenges. Several extraordinary assumptions have been made in this appraisal, the appraiser reserves that right to change his opinion of value should any of the assumptions be proven false. The appraiser's assumptions are based on the subject's condition, amenities and overall market appeal. The appraiser would like the reader to be aware that an interior inspection would greatly increase the accuracy of the reconciled appraised value

Property appeared to be occupied based on appraisers observation at time of the exterior inspection. Appraiser assumes property is occupied as of the effective date. Appraiser identified and confirmed property address by location on tax map, survey and public records. The address was not posted on the mailbox or property at time of exterior observation.

**Included in the Visual Observation- Exterior -Drive by**

Readily observable exterior areas  
 Observation of the site immediately around the dwelling  
 Assessment of the conformity of the property improvements to the neighborhood  
 Judgment of the condition of the property

**Not Included in the Visual Observation-Exterior- Drive By**

Measure the improvements  
 Observation of the attic (If Access Is Available))  
 Observation of the crawl space (If Applicable)  
 Readily observable interior areas  
 Observation of room layout and floor plan  
 Assessment of the functional utility of the property improvements  
 Activation and/or testing of mechanical systems (including well and septic, if applicable)  
 Any part of the property that was not readily observable of accessible  
 Full site inspection  
 Environmental assessment  
 Mold assessment  
 Roof inspection other than observation from the ground  
 Radon assessment

**EXTRAORDINARY ASSUMPTION (COVID-19 VIRUS COMMENT)**

**As of the effective date of this report, the short and long-term impact on the market from the COVID-19 virus is unknown; however, it is reasonable to assume that the current restrictions in market activity due to the virus will extend marketing times at least 60 days beyond the current levels. This assumption has been taken into consideration with regard to the estimate of reasonable exposure time. At this time, the appraiser assumes a delay in market activity, but not a significant long-term shift in demand or supply which would result in a change in market prices. These are considered to be extraordinary assumptions that, if proven false should impact the opinions and conclusions expressed herein.**

**This appraisal was performed following public awareness that COVID-19 was affecting residents in the United States. At the time of the appraisal, COVID-19 was producing moderate health and economic impacts in the subject market area. The effects of COVID-19 on the local real estate market in the area of the subject property are not impacting the demand for real estate within the area. The analyses and value opinion provided in this appraisal are based on the data available to the appraiser at the time of the assignment and apply only as of the effective date indicated. No analyses or opinions contained in this appraisal should be construed as predictions of future market conditions or value.**

**The intended users of this report are as listed. The appraiser has not identified any purchaser, borrower, or seller as an additional intended user of this appraisal (unless noted as such) and such parties should not rely on the appraisal for their own purposes. Receipt of a copy of this appraisal does not mean that the party is an intended user of the appraisal.**

**E&O Insurance Comments**

This appraiser does not place a copy of E&O Insurance within every report prepared as this is deemed confidential information but will provide a copy of this document to client upon request as individual attachment for reference.

# Market Conditions Addendum to the Appraisal Report

55049  
File No. 34637400

The purpose of this addendum is to provide the lender/client with a clear and accurate understanding of the market trends and conditions prevalent in the subject neighborhood. This is a required addendum for all appraisal reports with an effective date on or after April 1, 2009.

Property Address 1462 Bromley Dr City Snellville State GA ZIP Code 30078

Borrower Catamount Properties 2018 LLC

**Instructions:** The appraiser must use the information required on this form as the basis for his/her conclusions, and must provide support for those conclusions, regarding housing trends and overall market conditions as reported in the Neighborhood section of the appraisal report form. The appraiser must fill in all the information to the extent it is available and reliable and must provide analysis as indicated below. If any required data is unavailable or is considered unreliable, the appraiser must provide an explanation. It is recognized that not all data sources will be able to provide data for the shaded areas below; if it is available, however, the appraiser must include the data in the analysis. If data sources provide the required information as an average instead of the median, the appraiser should report the available figure and identify it as an average. Sales and listings must be properties that compete with the subject property, determined by applying the criteria that would be used by a prospective buyer of the subject property. The appraiser must explain any anomalies in the data, such as seasonal markets, new construction, foreclosures, etc.

Inventory Analysis	Prior 7-12 Months	Prior 4-6 Months	Current - 3 Months	Overall Trend		
Total # of Comparable Sales (Settled)	2	2	3	<input type="checkbox"/> Increasing	<input checked="" type="checkbox"/> Stable	<input type="checkbox"/> Declining
Absorption Rate (Total Sales/Months)	0.33	0.67	1.00	<input type="checkbox"/> Increasing	<input checked="" type="checkbox"/> Stable	<input type="checkbox"/> Declining
Total # of Comparable Active Listings	3	2	2	<input type="checkbox"/> Declining	<input checked="" type="checkbox"/> Stable	<input type="checkbox"/> Increasing
Months of Housing Supply (Total Listings/Ab.Rate)	9.1	3.0	2.0	<input type="checkbox"/> Declining	<input checked="" type="checkbox"/> Stable	<input type="checkbox"/> Increasing
Median Sale & List Price, DOM, Sale/List %	Prior 7-12 Months	Prior 4-6 Months	Current - 3 Months	Overall Trend		
Median Comparable Sale Price	\$600,000	\$510,000	\$565,000	<input checked="" type="checkbox"/> Increasing	<input checked="" type="checkbox"/> Stable	<input type="checkbox"/> Declining
Median Comparable Sales Days on Market	40	25	10	<input type="checkbox"/> Declining	<input checked="" type="checkbox"/> Stable	<input type="checkbox"/> Increasing
Median Comparable List Price	\$535,000	\$510,000	\$590,000	<input type="checkbox"/> Increasing	<input checked="" type="checkbox"/> Stable	<input type="checkbox"/> Declining
Median Comparable Listings Days on Market	19	51	43	<input type="checkbox"/> Declining	<input checked="" type="checkbox"/> Stable	<input type="checkbox"/> Increasing
Median Sale Price as % of List Price	98.27%	100.00%	97.75%	<input type="checkbox"/> Increasing	<input checked="" type="checkbox"/> Stable	<input type="checkbox"/> Declining
Seller-(developer, builder, etc.)paid financial assistance prevalent?	<input checked="" type="checkbox"/> Yes <input type="checkbox"/> No			<input type="checkbox"/> Declining	<input checked="" type="checkbox"/> Stable	<input type="checkbox"/> Increasing

Explain in detail the seller concessions trends for the past 12 months (e.g., seller contributions increased from 3% to 5%, increasing use of buydowns, closing costs, condo fees, options, etc.). Seller contributions towards buyers closing cost appear to be typically 1-3% of the sales price or none at all, lower list prices appear to attract more cash purchases.

Are foreclosure sales (REO sales) a factor in the market?  Yes  No If yes, explain (including the trends in listings and sales of foreclosed properties).

There were no REO sales located within the subdivision.

Cite data sources for above information. GAMLS Pro

Summarize the above information as support for your conclusions in the Neighborhood section of the appraisal report form. If you used any additional information, such as an analysis of pending sales and/or expired and withdrawn listings, to formulate your conclusions, provide both an explanation and support for your conclusions.

The data utilized in the tables above was extracted from GAMLS. This data is considered to be reliable by the appraiser's peer group. The amount of research to analyze this information is consistent with "normal course of business" of the local peer groups. The accuracy of the data above is solely dependant upon the accuracy and timeliness of of the data provided to the user of the MLS system. In this area there is more than one mls/data surce utilized therefore information above may not have all data derived from other data sources and mls systems. Subjects subdivision up to .50 mile in distance was utilized for the data above.

If the subject is a unit in a condominium or cooperative project, complete the following:

Project Name:

Subject Project Data	Prior 7-12 Months	Prior 4-6 Months	Current - 3 Months	Overall Trend		
Total # of Comparable Sales (Settled)				<input type="checkbox"/> Increasing	<input type="checkbox"/> Stable	<input type="checkbox"/> Declining
Absorption Rate (Total Sales/Months)				<input type="checkbox"/> Increasing	<input type="checkbox"/> Stable	<input type="checkbox"/> Declining
Total # of Active Comparable Listings				<input type="checkbox"/> Declining	<input type="checkbox"/> Stable	<input type="checkbox"/> Increasing
Months of Unit Supply (Total Listings/Ab.Rate)				<input type="checkbox"/> Declining	<input type="checkbox"/> Stable	<input type="checkbox"/> Increasing

Are foreclosure sales (REO sales) a factor in the project?  Yes  No If yes, indicate the number of REO listings and explain the trends in listings and sales of foreclosed properties.

Summarize the above trends and address the impact on the subject unit and project.

Signature  
Appraiser Name Zaire Lawson  
Company Name Credible Valuation Services, LLC  
Company Address Po Box 48801, Athens GA 30604  
State License/Certification # CG262422 State GA  
Email Address Zairelawson1@gmail.com



Signature  
Supervisory Appraiser Name  
Company Name  
Company Address  
State License/Certification # State  
Email Address



Exterior-Only Inspection Residential Appraisal Report

55049 File # 34637400

The purpose of this summary appraisal report is to provide the lender/client with an accurate, and adequately supported, opinion of the market value of the subject property.

SUBJECT

Property Address 1462 Bromley Dr City Snellville State GA Zip Code 30078
Borrower Catamount Properties 2018 LLC Owner of Public Record 2018-3 1h Borrower Lp County Gwinnett
Legal Description Lot 12 Block C Brookwood Manor #2
Assessor's Parcel # R5023 163 Tax Year 2022 R.E. Taxes \$ 8,207
Neighborhood Name Brookwood Manor Map Reference 12060 Census Tract 0507.62
Occupant [ ] Owner [ ] Tenant [x] Vacant Special Assessments \$ 0 [x] PUD HOA \$ 650 [x] per year [ ] per month
Property Rights Appraised [x] Fee Simple [ ] Leasehold [ ] Other (describe)
Assignment Type [ ] Purchase Transaction [ ] Refinance Transaction [x] Other (describe) Market Value
Lender/Client Wedgewood Inc Address 2015 Manhattan Beach Blvd, Suite 100, Redondo Beach, CA 90278
Is the subject property currently offered for sale or has it been offered for sale in the twelve months prior to the effective date of this appraisal? [x] Yes [ ] No
Report data source(s) used, offering price(s), and date(s). DOM 7; The subject was listed on 08/23/2023 for \$550,000 as per GAMLs#20142625. The subject was listed off market under contract as of 08/30/2023.

CONTRACT

I [ ] did [ ] did not analyze the contract for sale for the subject purchase transaction. Explain the results of the analysis of the contract for sale or why the analysis was not performed.
Contract Price \$ Date of Contract Is the property seller the owner of public record? [ ] Yes [ ] No Data Source(s)
Is there any financial assistance (loan charges, sale concessions, gift or downpayment assistance, etc.) to be paid by any party on behalf of the borrower? [ ] Yes [ ] No
If Yes, report the total dollar amount and describe the items to be paid.

NEIGHBORHOOD

Note: Race and the racial composition of the neighborhood are not appraisal factors.
Neighborhood Characteristics One-Unit Housing Trends One-Unit Housing Present Land Use %
Location [ ] Urban [x] Suburban [ ] Rural Property Values [ ] Increasing [x] Stable [ ] Declining PRICE AGE One-Unit 75 %
Built-Up [ ] Over 75% [x] 25-75% [ ] Under 25% Demand/Supply [ ] Shortage [x] In Balance [ ] Over Supply \$ (000) (yrs) 2-4 Unit 0 %
Growth [ ] Rapid [x] Stable [ ] Slow Marketing Time [x] Under 3 mths [ ] 3-6 mths [ ] Over 6 mths 475 Low 1 Multi-Family 0 %
Neighborhood Boundaries North -Webb Gin House Rd; West to Hewatt Rd SW; South by Oak Rd SW; 645 High 60 Commercial 20 %
East- Scenic Hwy N. 545 Pred. 20 Other 5 %
Neighborhood Description Subject is in a setting near major highways which allow commute around this and to surrounding counties. Shopping centers, employment educational and religious facilities are within a few miles from subjects area as you draw nearer to major interstates. The subjects community is located within a suburban setting.
Market Conditions (including support for the above conclusions) General market conditions appear to be stable and no unusual or excessive concessions were noted. Loan costs appear negotiable between buyers and sellers and sellers contribution of 3%-7% are typical. Mortgage rates are around 7.18% which is significantly higher than prior 12-24 months.

SITE

Dimensions See attached Survey-113x155x121x144 Area 15682 sf Shape Rectangular View N;Res;
Specific Zoning Classification R100 Zoning Description Single Family Residence
Zoning Compliance [x] Legal [ ] Legal Nonconforming (Grandfathered Use) [ ] No Zoning [ ] Illegal (describe)
Is the highest and best use of subject property as improved (or as proposed per plans and specifications) the present use? [x] Yes [ ] No If No, describe
Utilities Public Other (describe) Public Other (describe) Off-site Improvements - Type Public Private
Electricity [x] [ ] Water [x] [ ] Street Asphalt [x] [ ]
Gas [ ] [ ] None Sanitary Sewer [x] [ ] Alley None [ ] [ ]
FEMA Special Flood Hazard Area [ ] Yes [x] No FEMA Flood Zone X FEMA Map # 13135C0116F FEMA Map Date 09/29/2006
Are the utilities and off-site improvements typical for the market area? [x] Yes [ ] No If No, describe
Are there any adverse site conditions or external factors (easements, encroachments, environmental conditions, land uses, etc.)? [ ] Yes [x] No If Yes, describe
The size, shape and landscaping of this site is typical of sites in this neighborhood. No apparent adverse easements, encroachments, special assessments, slide areas, etc. were noted during appraisers physical exterior view of this property that should negatively effect the subject's value.

IMPROVEMENTS

Source(s) Used for Physical Characteristics of Property [ ] Appraisal Files [ ] MLS [x] Assessment and Tax Records [ ] Prior Inspection [ ] Property Owner
[ ] Other (describe) Data Source for Gross Living Area Tax Record
General Description General Description Heating/Cooling Amenities Car Storage
Units [x] One [ ] One with Accessory Unit [ ] Concrete Slab [ ] Crawl Space [x] FWA [ ] HWBB [x] Fireplace(s) # 1 [ ] None
# of Stories 2 [x] Full Basement [x] Finished [ ] Radiant [ ] Woodstove(s) # 0 [x] Driveway # of Cars 2
Type [x] Det. [ ] Att. [ ] S-Det./End Unit [ ] Partial Basement [ ] Finished [ ] Other [x] Patio/Deck Deck Driveway Surface Concrete
[x] Existing [ ] Proposed [ ] Under Const. Exterior Walls PressBrd/Brick Fuel Unknown [ ] Porch None [x] Garage # of Cars 2
Design (Style) Traditional Roof Surface Shingle [x] Central Air Conditioning [ ] Pool None [ ] Carport # of Cars 0
Year Built 1989 Gutters & Downspouts Aluminum [ ] Individual [ ] Fence None [x] Attached [ ] Detached
Effective Age (Yrs) 15 Window Type SingHung [ ] Other None [ ] Built-in
Appliances [x] Refrigerator [x] Range/Oven [x] Dishwasher [x] Disposal [x] Microwave [x] Washer/Dryer [x] Other (describe) Fan/Hood- Assumed
Finished area above grade contains: 9 Rooms 5 Bedrooms 3.1 Bath(s) 3,024 Square Feet of Gross Living Area Above Grade
Additional features (special energy efficient items, etc.) Energy efficiency appliances, ceiling fans, energy rating windows.- Assumed
Describe the condition of the property and data source(s) (including apparent needed repairs, deterioration, renovations, remodeling, etc.). C4;No updates in the prior 15 years;The appraiser would like the reader to be aware that the subject appeared to be in average condition from a street view overall.-appraiser has provided photos of the exterior. Bedroom count was derived from zillow.com per tax assessor sketch the subject shows to have a 1car carport however from a street view this area is believed to have been converted to possible gla or unfinished area and the carport is no longer present, for this reason the carport is not placed on the grid or in this report. A full appraisal is recommended for accuracy. Appraiser reserves the right to reanalyze findings if this is found to be the case(See Photos..)
Are there any apparent physical deficiencies or adverse conditions that affect the livability, soundness, or structural integrity of the property? [ ] Yes [x] No
If Yes, describe.
Does the property generally conform to the neighborhood (functional utility, style, condition, use, construction, etc.)? [x] Yes [ ] No If No, describe.

# Exterior-Only Inspection Residential Appraisal Report

55049  
File # 34637400

There are 2 comparable properties currently offered for sale in the subject neighborhood ranging in price from \$ 535,000 to \$ 590,000		There are 6 comparable sales in the subject neighborhood within the past twelve months ranging in sale price from \$ 525,000 to \$ 600,000			
FEATURE	SUBJECT	COMPARABLE SALE # 1	COMPARABLE SALE # 2	COMPARABLE SALE # 3	
Address	1462 Bromley Dr Snellville, GA 30078	1750 Berry Ln Snellville, GA 30078	1340 Blyth Walk Snellville, GA 30078	1544 Holly Lake Cir Snellville, GA 30078	
Proximity to Subject		0.55 miles SE	0.29 miles NW	0.40 miles SW	
Sale Price	\$	\$ 525,000	\$ 595,000	\$ 600,000	
Sale Price/Gross Liv. Area	\$ 115.21 sq.ft.	\$ 218.11 sq.ft.	\$ 236.11 sq.ft.	\$ 199.40 sq.ft.	
Data Source(s)		Gaml#10150986;DOM 1	Gaml#10167669;DOM 10	Gaml#10100340;DOM 3	
Verification Source(s)		CRS//Compflo	CRS//Compflo	CRS//Compflo	
VALUE ADJUSTMENTS	DESCRIPTION	DESCRIPTION	+(-) \$ Adjustment	DESCRIPTION	+(-) \$ Adjustment
Sales or Financing Concessions		ArmLth Conv;0		ArmLth Conv;3000	
Date of Sale/Time		s05/23;c04/23		s07/23;c06/23	
Location	N;Res;	N;Res;		N;Res;	
Leasehold/Fee Simple	Fee Simple	Fee Simple		Fee Simple	
Site	15682 sf	17860 sf	0	21344 sf	0
View	N;Res;	N;Res;		N;Res;	
Design (Style)	DT2;Traditional	DT2;Traditional		DT2;Traditional	
Quality of Construction	Q4	Q4		Q4	
Actual Age	34	37	0	35	0
Condition	C4	C4		C3	-59,500
Above Grade	Total Bdrms. Baths	Total Bdrms. Baths		Total Bdrms. Baths	Total Bdrms. Baths
Room Count	9 5 3.1	7 4 2.1	+3,000	9 5 2.1	+3,000
Gross Living Area	3,024 sq.ft.	2,407 sq.ft.	+13,600	2,520 sq.ft.	+11,100
Basement & Finished Rooms Below Grade	1716sf1200sfwo 1rr1br1.0ba0o	1090sf701sfwo 1rr0br0.0ba0o	+7,500	1201sf0sfwo 1rr0br0.0ba0o	+18,000
Functional Utility	Adequate	Adequate		Adequate	
Heating/Cooling	FWA/CAC	FWA/CAC		FWA/CAC	
Energy Efficient Items	None Noted	None Noted		None Noted	
Garage/Carport	2ga2dw	2ga2dw		2ga2dw	
Porch/Patio/Deck	1/0/1	1/0/1		1/0/1	
Net Adjustment (Total)		<input checked="" type="checkbox"/> + <input type="checkbox"/> -	\$ 24,100	<input type="checkbox"/> + <input checked="" type="checkbox"/> -	\$ -27,400
Adjusted Sale Price of Comparables		Net Adj. 4.6 % Gross Adj. 4.6 %	\$ 549,100	Net Adj. 4.6 % Gross Adj. 15.4 %	\$ 567,600

SALES COMPARISON APPROACH

I  did  did not research the sale or transfer history of the subject property and comparable sales. If not, explain The appraiser researched the subject for subject property within the past 36 months and all comparables within the past 12 months. All information has been reported in this report.

My research  did  did not reveal any prior sales or transfers of the subject property for the three years prior to the effective date of this appraisal.

Data Source(s) Public Records

My research  did  did not reveal any prior sales or transfers of the comparable sales for the year prior to the date of sale of the comparable sale.

Data Source(s) Tax assessor database and GSCCCA

Report the results of the research and analysis of the prior sale or transfer history of the subject property and comparable sales (report additional prior sales on page 3).

ITEM	SUBJECT	COMPARABLE SALE #1	COMPARABLE SALE #2	COMPARABLE SALE #3
Date of Prior Sale/Transfer				
Price of Prior Sale/Transfer				
Data Source(s)	Corelogic D5038/462	GSCCCA-Tax Record	GSCCCA-Tax Record	GSCCCA-Tax Record
Effective Date of Data Source(s)	09/26/2023	09/26/2023	09/26/2023	09/26/2023

Analysis of prior sale or transfer history of the subject property and comparable sales Per UAD sections left blank if there were no prior sales. Prior subject was a arms length transaction between Ricky Adams and the current owner.

Summary of Sales Comparison Approach The comparables are deemed the best in terms of the noted items of comparability and have been properly adjusted to market reaction and preferences to recognize across the board adjustments and to adequately support and justify the opinion of market value. .  
"See attached Addendum

Indicated Value by Sales Comparison Approach \$ 555,000

Indicated Value by: Sales Comparison Approach \$ 555,000 Cost Approach (if developed) \$ Income Approach (if developed) \$

Greatest weight is given to Market Approach, which normally reflects the attitudes of the typical buyer. The Cost Approach and Income Approach was not developed as they were not necessary for credible results.

RECONCILIATION

This appraisal is made  "as is",  subject to completion per plans and specifications on the basis of a hypothetical condition that the improvements have been completed,  subject to the following repairs or alterations on the basis of a hypothetical condition that the repairs or alterations have been completed, or  subject to the following required inspection based on the extraordinary assumption that the condition or deficiency does not require alteration or repair: Based on exterior view

Based on a visual inspection of the exterior areas of the subject property from at least the street, defined scope of work, statement of assumptions and limiting conditions, and appraiser's certification, my (our) opinion of the market value, as defined, of the real property that is the subject of this report is \$ 555,000 , as of 09/27/2023 , which is the date of inspection and the effective date of this appraisal.

# Exterior-Only Inspection Residential Appraisal Report

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ADDITIONAL COMMENTS

Acceptance of this appraisal constitutes agreement the client agrees to indemnify and hold harmless Credible Valuation Services, LLC its officers, appraiser(s) and employees from any and all claims for loss and liabilities of any nature whatsoever arising out of or related to this contract, the appraisal report, or the inclusion of the appraisal report as an exhibit to a registration statement and prospectus used as part of a real estate securities offering.

The client identified in this report may disclose or provide this appraisal report as required by law or regulation and as necessary to complete or consider the event or transaction for which the appraisal was requested by the client. The appraiser's consent must be obtained before this appraisal report may be disclosed or distributed to any other party (including, but not limited to, the public through advertising, public relations, news, sales, or other media). Receipt of this appraisal report by any party not identified as the client or intended user shall not entitle that recipient to rely on the appraisal for any purpose or to use the appraisal in any manner other than for the intended use by intended users identified in this report.

This appraisal report and all of the appraiser's work in connection with the appraisal assignment are subject to the limiting conditions and all other terms stated in the report. Any use of the appraisal by any party, regardless of whether such use is authorized or intended by the appraiser, constitutes acceptance of all such limiting conditions and terms.

Comparable gla area calculations were derived from tax records ,interior have not been viewed nor measured by this appraiser

COST APPROACH

### COST APPROACH TO VALUE (not required by Fannie Mae)

Provide adequate information for the lender/client to replicate the below cost figures and calculations.

Support for the opinion of site value (summary of comparable land sales or other methods for estimating site value) BASED ON LAND SALES ,TEMPERED WITH APPRAISERS KNOWLEDGE THE ESTIMATED LAND VALUE WAS \$50,000.

ESTIMATED <input type="checkbox"/> REPRODUCTION OR <input checked="" type="checkbox"/> REPLACEMENT COST NEW	OPINION OF SITE VALUE ..... = \$ 50,000
Source of cost data NA	DWELLING 3,024 Sq.Ft. @ \$ ..... = \$
Quality rating from cost service NA Effective date of cost data NA	1,716 Sq.Ft. @ \$ ..... = \$
Comments on Cost Approach (gross living area calculations, depreciation, etc.)	..... = \$
THE COST APPROACH TO VALUE WAS UTILIZED NOR NECESSARY FOR CREDIBLE RESULTS.	Garage/Carport Sq.Ft. @ \$ ..... = \$
	Total Estimate of Cost-New ..... = \$
	Less Physical Functional External
	Depreciation 155,369 ..... = \$( )
	Depreciated Cost of Improvements ..... = \$
	"As-is" Value of Site Improvements ..... = \$
Estimated Remaining Economic Life (HUD and VA only) 45 Years	INDICATED VALUE BY COST APPROACH ..... = \$

INCOME

### INCOME APPROACH TO VALUE (not required by Fannie Mae)

Estimated Monthly Market Rent \$ X Gross Rent Multiplier = \$ Indicated Value by Income Approach  
Summary of Income Approach (including support for market rent and GRM)

PUD INFORMATION

### PROJECT INFORMATION FOR PUDs (if applicable)

Is the developer/builder in control of the Homeowners' Association (HOA)?  Yes  No Unit type(s)  Detached  Attached

Provide the following information for PUDs ONLY if the developer/builder is in control of the HOA and the subject property is an attached dwelling unit.

Legal Name of Project

Total number of phases Total number of units Total number of units sold

Total number of units rented Total number of units for sale Data source(s)

Was the project created by the conversion of existing building(s) into a PUD?  Yes  No If Yes, date of conversion

Does the project contain any multi-dwelling units?  Yes  No Data Source(s)

Are the units, common elements, and recreation facilities complete?  Yes  No If No, describe the status of completion.

Are the common elements leased to or by the Homeowners' Association?  Yes  No If Yes, describe the rental terms and options.

Describe common elements and recreational facilities.

# Exterior-Only Inspection Residential Appraisal Report

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This report form is designed to report an appraisal of a one-unit property or a one-unit property with an accessory unit; including a unit in a planned unit development (PUD). This report form is not designed to report an appraisal of a manufactured home or a unit in a condominium or cooperative project.

This appraisal report is subject to the following scope of work, intended use, intended user, definition of market value, statement of assumptions and limiting conditions, and certifications. Modifications, additions, or deletions to the intended use, intended user, definition of market value, or assumptions and limiting conditions are not permitted. The appraiser may expand the scope of work to include any additional research or analysis necessary based on the complexity of this appraisal assignment. Modifications or deletions to the certifications are also not permitted. However, additional certifications that do not constitute material alterations to this appraisal report, such as those required by law or those related to the appraiser's continuing education or membership in an appraisal organization, are permitted.

**SCOPE OF WORK:** The scope of work for this appraisal is defined by the complexity of this appraisal assignment and the reporting requirements of this appraisal report form, including the following definition of market value, statement of assumptions and limiting conditions, and certifications. The appraiser must, at a minimum: (1) perform a visual inspection of the exterior areas of the subject property from at least the street, (2) inspect the neighborhood, (3) inspect each of the comparable sales from at least the street, (4) research, verify, and analyze data from reliable public and/or private sources, and (5) report his or her analysis, opinions, and conclusions in this appraisal report.

The appraiser must be able to obtain adequate information about the physical characteristics (including, but not limited to, condition, room count, gross living area, etc.) of the subject property from the exterior-only inspection and reliable public and/or private sources to perform this appraisal. The appraiser should use the same type of data sources that he or she uses for comparable sales such as, but not limited to, multiple listing services, tax and assessment records, prior inspections, appraisal files, information provided by the property owner, etc.

**INTENDED USE:** The intended use of this appraisal report is for the lender/client to evaluate the property that is the subject of this appraisal for a mortgage finance transaction.

**INTENDED USER:** The intended user of this appraisal report is the lender/client.

**DEFINITION OF MARKET VALUE:** The most probable price which a property should bring in a competitive and open market under all conditions requisite to a fair sale, the buyer and seller, each acting prudently, knowledgeably and assuming the price is not affected by undue stimulus. Implicit in this definition is the consummation of a sale as of a specified date and the passing of title from seller to buyer under conditions whereby: (1) buyer and seller are typically motivated; (2) both parties are well informed or well advised, and each acting in what he or she considers his or her own best interest; (3) a reasonable time is allowed for exposure in the open market; (4) payment is made in terms of cash in U. S. dollars or in terms of financial arrangements comparable thereto; and (5) the price represents the normal consideration for the property sold unaffected by special or creative financing or sales concessions\* granted by anyone associated with the sale.

\*Adjustments to the comparables must be made for special or creative financing or sales concessions. No adjustments are necessary for those costs which are normally paid by sellers as a result of tradition or law in a market area; these costs are readily identifiable since the seller pays these costs in virtually all sales transactions. Special or creative financing adjustments can be made to the comparable property by comparisons to financing terms offered by a third party institutional lender that is not already involved in the property or transaction. Any adjustment should not be calculated on a mechanical dollar for dollar cost of the financing or concession but the dollar amount of any adjustment should approximate the market's reaction to the financing or concessions based on the appraiser's judgment.

**STATEMENT OF ASSUMPTIONS AND LIMITING CONDITIONS:** The appraiser's certification in this report is subject to the following assumptions and limiting conditions:

1. The appraiser will not be responsible for matters of a legal nature that affect either the property being appraised or the title to it, except for information that he or she became aware of during the research involved in performing this appraisal. The appraiser assumes that the title is good and marketable and will not render any opinions about the title.
2. The appraiser has examined the available flood maps that are provided by the Federal Emergency Management Agency (or other data sources) and has noted in this appraisal report whether any portion of the subject site is located in an identified Special Flood Hazard Area. Because the appraiser is not a surveyor, he or she makes no guarantees, express or implied, regarding this determination.
3. The appraiser will not give testimony or appear in court because he or she made an appraisal of the property in question, unless specific arrangements to do so have been made beforehand, or as otherwise required by law.
4. The appraiser has noted in this appraisal report any adverse conditions (such as needed repairs, deterioration, the presence of hazardous wastes, toxic substances, etc.) observed during the inspection of the subject property or that he or she became aware of during the research involved in performing this appraisal. Unless otherwise stated in this appraisal report, the appraiser has no knowledge of any hidden or unapparent physical deficiencies or adverse conditions of the property (such as, but not limited to, needed repairs, deterioration, the presence of hazardous wastes, toxic substances, adverse environmental conditions, etc.) that would make the property less valuable, and has assumed that there are no such conditions and makes no guarantees or warranties, express or implied. The appraiser will not be responsible for any such conditions that do exist or for any engineering or testing that might be required to discover whether such conditions exist. Because the appraiser is not an expert in the field of environmental hazards, this appraisal report must not be considered as an environmental assessment of the property.
5. The appraiser has based his or her appraisal report and valuation conclusion for an appraisal that is subject to satisfactory completion, repairs, or alterations on the assumption that the completion, repairs, or alterations of the subject property will be performed in a professional manner.

# Exterior-Only Inspection Residential Appraisal Report

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File # 34637400

APPRAISER'S CERTIFICATION: The Appraiser certifies and agrees that:

1. I have, at a minimum, developed and reported this appraisal in accordance with the scope of work requirements stated in this appraisal report.
2. I performed a visual inspection of the exterior areas of the subject property from at least the street. I reported the condition of the improvements in factual, specific terms. I identified and reported the physical deficiencies that could affect the livability, soundness, or structural integrity of the property.
3. I performed this appraisal in accordance with the requirements of the Uniform Standards of Professional Appraisal Practice that were adopted and promulgated by the Appraisal Standards Board of The Appraisal Foundation and that were in place at the time this appraisal report was prepared.
4. I developed my opinion of the market value of the real property that is the subject of this report based on the sales comparison approach to value. I have adequate comparable market data to develop a reliable sales comparison approach for this appraisal assignment. I further certify that I considered the cost and income approaches to value but did not develop them, unless otherwise indicated in this report.
5. I researched, verified, analyzed, and reported on any current agreement for sale for the subject property, any offering for sale of the subject property in the twelve months prior to the effective date of this appraisal, and the prior sales of the subject property for a minimum of three years prior to the effective date of this appraisal, unless otherwise indicated in this report.
6. I researched, verified, analyzed, and reported on the prior sales of the comparable sales for a minimum of one year prior to the date of sale of the comparable sale, unless otherwise indicated in this report.
7. I selected and used comparable sales that are locationally, physically, and functionally the most similar to the subject property.
8. I have not used comparable sales that were the result of combining a land sale with the contract purchase price of a home that has been built or will be built on the land.
9. I have reported adjustments to the comparable sales that reflect the market's reaction to the differences between the subject property and the comparable sales.
10. I verified, from a disinterested source, all information in this report that was provided by parties who have a financial interest in the sale or financing of the subject property.
11. I have knowledge and experience in appraising this type of property in this market area.
12. I am aware of, and have access to, the necessary and appropriate public and private data sources, such as multiple listing services, tax assessment records, public land records and other such data sources for the area in which the property is located.
13. I obtained the information, estimates, and opinions furnished by other parties and expressed in this appraisal report from reliable sources that I believe to be true and correct.
14. I have taken into consideration the factors that have an impact on value with respect to the subject neighborhood, subject property, and the proximity of the subject property to adverse influences in the development of my opinion of market value. I have noted in this appraisal report any adverse conditions (such as, but not limited to, needed repairs, deterioration, the presence of hazardous wastes, toxic substances, adverse environmental conditions, etc.) observed during the inspection of the subject property or that I became aware of during the research involved in performing this appraisal. I have considered these adverse conditions in my analysis of the property value, and have reported on the effect of the conditions on the value and marketability of the subject property.
15. I have not knowingly withheld any significant information from this appraisal report and, to the best of my knowledge, all statements and information in this appraisal report are true and correct.
16. I stated in this appraisal report my own personal, unbiased, and professional analysis, opinions, and conclusions, which are subject only to the assumptions and limiting conditions in this appraisal report.
17. I have no present or prospective interest in the property that is the subject of this report, and I have no present or prospective personal interest or bias with respect to the participants in the transaction. I did not base, either partially or completely, my analysis and/or opinion of market value in this appraisal report on the race, color, religion, sex, age, marital status, handicap, familial status, or national origin of either the prospective owners or occupants of the subject property or of the present owners or occupants of the properties in the vicinity of the subject property or on any other basis prohibited by law.
18. My employment and/or compensation for performing this appraisal or any future or anticipated appraisals was not conditioned on any agreement or understanding, written or otherwise, that I would report (or present analysis supporting) a predetermined specific value, a predetermined minimum value, a range or direction in value, a value that favors the cause of any party, or the attainment of a specific result or occurrence of a specific subsequent event (such as approval of a pending mortgage loan application).
19. I personally prepared all conclusions and opinions about the real estate that were set forth in this appraisal report. If I relied on significant real property appraisal assistance from any individual or individuals in the performance of this appraisal or the preparation of this appraisal report, I have named such individual(s) and disclosed the specific tasks performed in this appraisal report. I certify that any individual so named is qualified to perform the tasks. I have not authorized anyone to make a change to any item in this appraisal report; therefore, any change made to this appraisal is unauthorized and I will take no responsibility for it.

# Exterior-Only Inspection Residential Appraisal Report

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20. I identified the lender/client in this appraisal report who is the individual, organization, or agent for the organization that ordered and will receive this appraisal report.

21. The lender/client may disclose or distribute this appraisal report to: the borrower; another lender at the request of the borrower; the mortgagee or its successors and assigns; mortgage insurers; government sponsored enterprises; other secondary market participants; data collection or reporting services; professional appraisal organizations; any department, agency, or instrumentality of the United States; and any state, the District of Columbia, or other jurisdictions; without having to obtain the appraiser's or supervisory appraiser's (if applicable) consent. Such consent must be obtained before this appraisal report may be disclosed or distributed to any other party (including, but not limited to, the public through advertising, public relations, news, sales, or other media).

22. I am aware that any disclosure or distribution of this appraisal report by me or the lender/client may be subject to certain laws and regulations. Further, I am also subject to the provisions of the Uniform Standards of Professional Appraisal Practice that pertain to disclosure or distribution by me.

23. The borrower, another lender at the request of the borrower, the mortgagee or its successors and assigns, mortgage insurers, government sponsored enterprises, and other secondary market participants may rely on this appraisal report as part of any mortgage finance transaction that involves any one or more of these parties.


24. If this appraisal report was transmitted as an "electronic record" containing my "electronic signature," as those terms are defined in applicable federal and/or state laws (excluding audio and video recordings), or a facsimile transmission of this appraisal report containing a copy or representation of my signature, the appraisal report shall be as effective, enforceable and valid as if a paper version of this appraisal report were delivered containing my original hand written signature.

25. Any intentional or negligent misrepresentation(s) contained in this appraisal report may result in civil liability and/or criminal penalties including, but not limited to, fine or imprisonment or both under the provisions of Title 18, United States Code, Section 1001, et seq., or similar state laws.

**SUPERVISORY APPRAISER'S CERTIFICATION:** The Supervisory Appraiser certifies and agrees that:

1. I directly supervised the appraiser for this appraisal assignment, have read the appraisal report, and agree with the appraiser's analysis, opinions, statements, conclusions, and the appraiser's certification.
2. I accept full responsibility for the contents of this appraisal report including, but not limited to, the appraiser's analysis, opinions, statements, conclusions, and the appraiser's certification.
3. The appraiser identified in this appraisal report is either a sub-contractor or an employee of the supervisory appraiser (or the appraisal firm), is qualified to perform this appraisal, and is acceptable to perform this appraisal under the applicable state law.
4. This appraisal report complies with the Uniform Standards of Professional Appraisal Practice that were adopted and promulgated by the Appraisal Standards Board of The Appraisal Foundation and that were in place at the time this appraisal report was prepared.
5. If this appraisal report was transmitted as an "electronic record" containing my "electronic signature," as those terms are defined in applicable federal and/or state laws (excluding audio and video recordings), or a facsimile transmission of this appraisal report containing a copy or representation of my signature, the appraisal report shall be as effective, enforceable and valid as if a paper version of this appraisal report were delivered containing my original hand written signature.

## APPRAISER

Signature   
Name Zaire Lawson  
Company Name Credible Valuation Services, LLC  
Company Address Po Box 48801  
Athens GA 30604  
Telephone Number (678)743-3914  
Email Address Zairelawson1@gmail.com  
Date of Signature and Report 09/29/2023  
Effective Date of Appraisal 09/27/2023  
State Certification # CG262422  
or State License # \_\_\_\_\_  
or Other (describe) \_\_\_\_\_ State # \_\_\_\_\_  
State GA  
Expiration Date of Certification or License 05/31/2024

## ADDRESS OF PROPERTY APPRAISED

1462 Bromley Dr  
Snellville, GA 30078  
APPRAISED VALUE OF SUBJECT PROPERTY \$ 555,000

## LENDER/CLIENT

Name Clear Capital  
Company Name Wedgewood Inc  
Company Address 2015 Manhattan Beach Blvd, Suite 100,  
Redondo Beach, CA 90278  
Email Address None Stated

## SUPERVISORY APPRAISER (ONLY IF REQUIRED)

Signature \_\_\_\_\_  
Name \_\_\_\_\_  
Company Name \_\_\_\_\_  
Company Address \_\_\_\_\_  
Telephone Number \_\_\_\_\_  
Email Address \_\_\_\_\_  
Date of Signature \_\_\_\_\_  
State Certification # \_\_\_\_\_  
or State License # \_\_\_\_\_  
State \_\_\_\_\_  
Expiration Date of Certification or License \_\_\_\_\_

## SUBJECT PROPERTY

- Did not inspect exterior of subject property  
 Did inspect exterior of subject property from street  
Date of Inspection \_\_\_\_\_

## COMPARABLE SALES

- Did not inspect exterior of comparable sales from street  
 Did inspect exterior of comparable sales from street  
Date of Inspection \_\_\_\_\_

# Exterior-Only Inspection Residential Appraisal Report

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FEATURE	SUBJECT	COMPARABLE SALE # 4			COMPARABLE SALE # 5			COMPARABLE SALE # 6		
Address	1462 Bromley Dr Snellville, GA 30078	1350 Blyth Walk Snellville, GA 30078			1650 Hickory Lake Dr Snellville, GA 30078			1885 Vintage Dr Snellville, GA 30078		
Proximity to Subject		0.27 miles NW			0.48 miles S			0.53 miles SE		
Sale Price	\$	\$ 560,000			\$ 535,000			\$ 590,000		
Sale Price/Gross Liv. Area	\$ 115.21 sq.ft.	\$ 165.88 sq.ft.			\$ 172.36 sq.ft.			\$ 225.02 sq.ft.		
Data Source(s)		Gamls#10144737;DOM 3			Gamls#10192362;DOM 34			Gamls#10200019;DOM 21		
Verification Source(s)		CRS//Compflo			CRS//Compflo			CRS//Compflo		
VALUE ADJUSTMENTS	DESCRIPTION	DESCRIPTION	+(-) \$ Adjustment		DESCRIPTION	+(-) \$ Adjustment		DESCRIPTION	+(-) \$ Adjustment	
Sales or Financing Concessions		ArmLth Cash;0			Listing			Listing		
Date of Sale/Time		s05/23;c04/23			c09/23			Active		
Location	N;Res;	N;Res;			N;Res;			N;Res;		
Leasehold/Fee Simple	Fee Simple	Fee Simple			Fee Simple			Fee Simple		
Site	15682 sf	23958 sf			14810 sf			17860 sf		
View	N;Res;	N;Res;			N;Res;			N;Res;		
Design (Style)	DT2;Traditional	DT2;Traditional			DT2;Traditional			DT2;Traditional		
Quality of Construction	Q4	Q4			Q4			Q4		
Actual Age	34	37			37			37		
Condition	C4	C4			C4			C3		
Above Grade	Total Bdrms. Baths	Total Bdrms. Baths			Total Bdrms. Baths			Total Bdrms. Baths		
Room Count	9 5 3.1	9 5 3.0	+2,500		9 5 3.0	+2,500		7 4 2.1	+3,000	
Gross Living Area	3,024 sq.ft.	3,376 sq.ft.	-7,700		3,104 sq.ft.	-1,800		2,622 sq.ft.	+8,800	
Basement & Finished Rooms Below Grade	1716sf1200sfwo 1r1br1.0ba0o	1952sf0sfwo	+18,000		1200sf923sfwo 1r0br1.0ba0o	+4,200		1157sf1108sfwo 0rr2br1.0ba1o	0	
Functional Utility	Adequate	Adequate			Adequate			Adequate		
Heating/Cooling	FWA/CAC	FWA/CAC			FWA/CAC			FWA/CAC		
Energy Efficient Items	None Noted	None Noted			None Noted			None Noted		
Garage/Carport	2ga2dw	2ga2dw			2ga2dw			2ga2dw		
Porch/Patio/Deck	1/0/1	1/0/1			1/0/1			1/0/1		
Net Adjustment (Total)		<input checked="" type="checkbox"/> + <input type="checkbox"/> -	\$ 12,800		<input checked="" type="checkbox"/> + <input type="checkbox"/> -	\$ 4,900		<input type="checkbox"/> + <input checked="" type="checkbox"/> -	\$ -47,200	
Adjusted Sale Price of Comparables		Net Adj. 2.3 % Gross Adj. 5.0 %	\$ 572,800		Net Adj. 0.9 % Gross Adj. 1.6 %	\$ 539,900		Net Adj. 8.0 % Gross Adj. 12.0 %	\$ 542,800	
Report the results of the research and analysis of the prior sale or transfer history of the subject property and comparable sales (report additional prior sales on page 3).										
ITEM	SUBJECT	COMPARABLE SALE # 4			COMPARABLE SALE # 5			COMPARABLE SALE # 6		
Date of Prior Sale/Transfer										
Price of Prior Sale/Transfer										
Data Source(s)	Corelogic D5038/462	GSCCCA-Tax Record			GSCCCA-Tax Record			GSCCCA-Tax Record		
Effective Date of Data Source(s)	09/26/2023	09/26/2023			09/26/2023			09/26/2023		
Analysis of prior sale or transfer history of the subject property and comparable sales										
Analysis/Comments										

## Subject Photo Page

Borrower	Catamount Properties 2018 LLC						
Property Address	1462 Bromley Dr						
City	Snellville	County	Gwinnett	State	GA	Zip Code	30078
Lender/Client	Wedgewood Inc						



### Subject Front

1462 Bromley Dr  
Sales Price  
Gross Living Area 3,024  
Total Rooms 9  
Total Bedrooms 5  
Total Bathrooms 3.1  
Location N;Res;  
View N;Res;  
Site 15682 sf  
Quality Q4  
Age 34

### Subject Rear



### Subject Street



## Photograph Addendum

Borrower	Catamount Properties 2018 LLC				
Property Address	1462 Bromley Dr				
City	Snellville	County	Gwinnett	State	GA Zip Code 30078
Lender/Client	Wedgewood Inc				



Subject- Angled View



Subject-Right Side View



Subject-Rear View



Street



Address Verification



Subdivision Signage

## Comparable Photo Page

Borrower	Catamount Properties 2018 LLC						
Property Address	1462 Bromley Dr						
City	Snellville	County	Gwinnett	State	GA	Zip Code	30078
Lender/Client	Wedgewood Inc						



### Comparable 1

1750 Berry Ln	
Prox. to Subject	0.55 miles SE
Sale Price	525,000
Gross Living Area	2,407
Total Rooms	7
Total Bedrooms	4
Total Bathrooms	2.1
Location	N;Res;
View	N;Res;
Site	17860 sf
Quality	Q4
Age	37



### Comparable 2

1340 Blyth Walk	
Prox. to Subject	0.29 miles NW
Sale Price	595,000
Gross Living Area	2,520
Total Rooms	9
Total Bedrooms	5
Total Bathrooms	2.1
Location	N;Res;
View	N;Res;
Site	21344 sf
Quality	Q4
Age	35



### Comparable 3

1544 Holly Lake Cir	
Prox. to Subject	0.40 miles SW
Sale Price	600,000
Gross Living Area	3,009
Total Rooms	7
Total Bedrooms	4
Total Bathrooms	2.1
Location	N;Res;
View	B;Wtr;
Site	17860 sf
Quality	Q4
Age	34

## Comparable Photo Page

Borrower	Catamount Properties 2018 LLC				
Property Address	1462 Bromley Dr				
City	Snellville	County	Gwinnett	State	GA
Lender/Client	Wedgewood Inc			Zip Code	30078



### Comparable 4

1350 Blyth Walk	
Prox. to Subject	0.27 miles NW
Sale Price	560,000
Gross Living Area	3,376
Total Rooms	9
Total Bedrooms	5
Total Bathrooms	3.0
Location	N;Res;
View	N;Res;
Site	23958 sf
Quality	Q4
Age	37



### Comparable 5

1650 Hickory Lake Dr	
Prox. to Subject	0.48 miles S
Sale Price	535,000
Gross Living Area	3,104
Total Rooms	9
Total Bedrooms	5
Total Bathrooms	3.0
Location	N;Res;
View	N;Res;
Site	14810 sf
Quality	Q4
Age	37



### Comparable 6

1885 Vintage Dr	
Prox. to Subject	0.53 miles SE
Sale Price	590,000
Gross Living Area	2,622
Total Rooms	7
Total Bedrooms	4
Total Bathrooms	2.1
Location	N;Res;
View	N;Res;
Site	17860 sf
Quality	Q4
Age	37

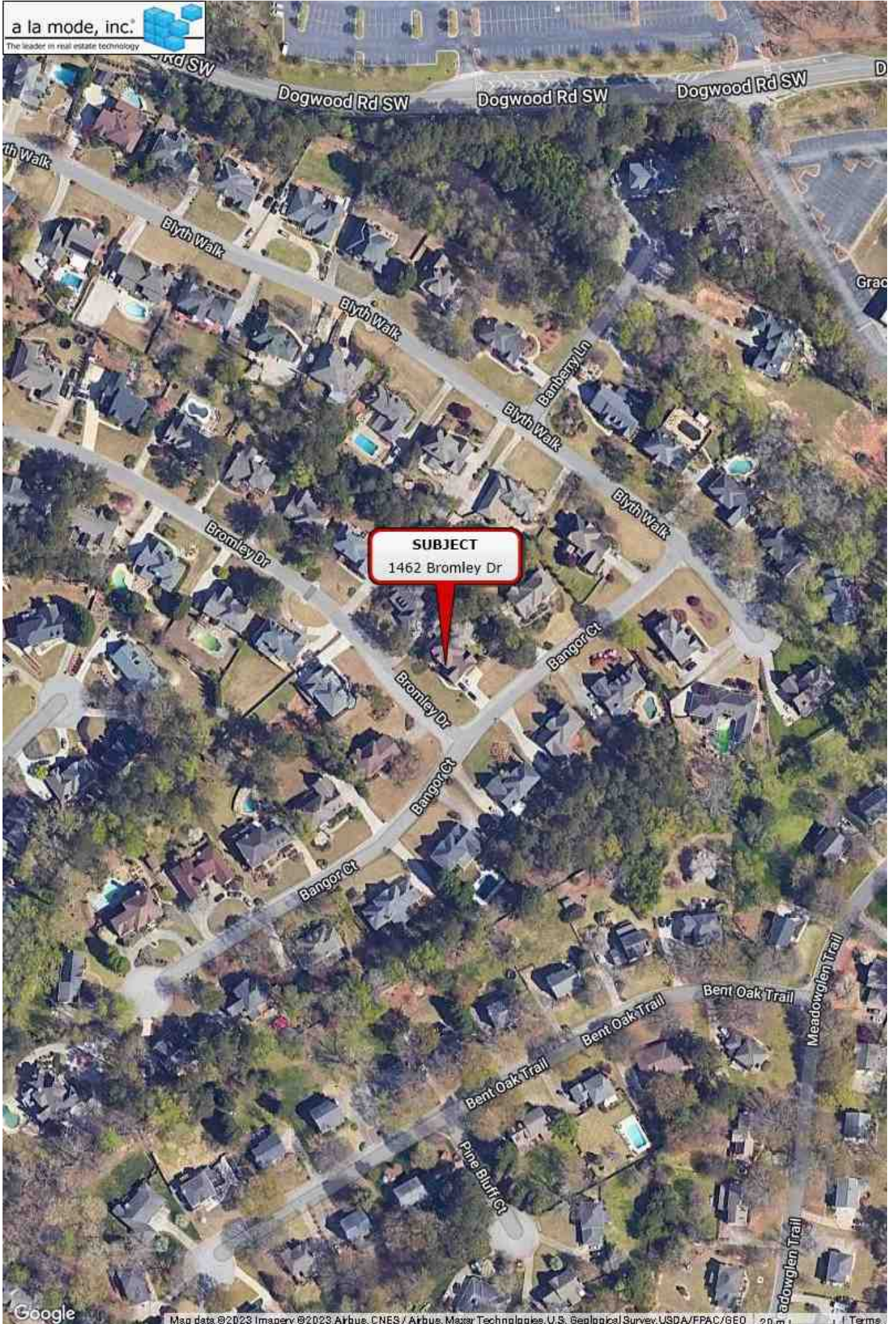
## Location Map

Borrower	Catamount Properties 2018 LLC			
Property Address	1462 Bromley Dr			
City	Snellville	County Gwinnett	State GA	Zip Code 30078
Lender/Client	Wedgewood Inc			



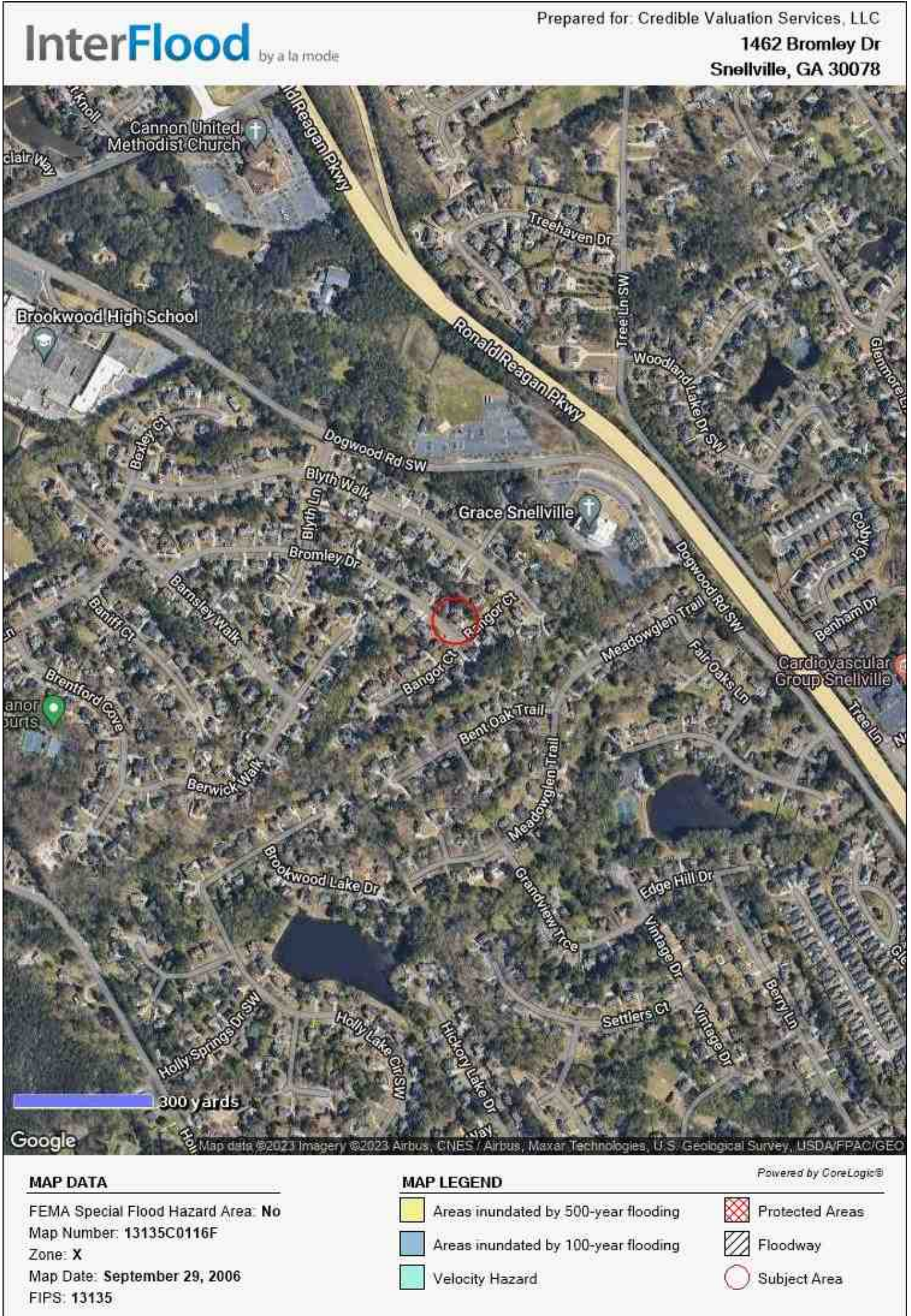
# Aerial Map

Borrower	Catamount Properties 2018 LLC						
Property Address	1462 Bromley Dr						
City	Snellville	County	Gwinnett	State	GA	Zip Code	30078
Lender/Client	Wedgewood Inc						



# Flood Map

Borrower	Catamount Properties 2018 LLC			
Property Address	1462 Bromley Dr			
City	Snellville	County Gwinnett	State GA	Zip Code 30078
Lender/Client	Wedgewood Inc			



# Subj TC - Page 1

Wednesday, September 27, 2023



**LOCATION**

<b>Property Address</b>	1462 Bromley Dr Snellville, GA 30078-5929
<b>Subdivision</b>	Brookwood Manor
<b>County</b>	Gwinnett County, GA
<b>GENERAL PARCEL INFORMATION</b>	
<b>Parcel ID/Tax ID</b>	R5023 163
<b>Alternate Parcel ID</b>	
<b>Account Number</b>	325996
<b>District/Ward</b>	County Unincorporated
<b>2020 Census Trct/Blk</b>	507.62/3
<b>Assessor Roll Year</b>	2022

**PROPERTY SUMMARY**

<b>Property Type</b>	Residential
<b>Land Use</b>	Residential Sfr
<b>Improvement Type</b>	2 Story Conventional
<b>Square Feet</b>	3024
<b>CURRENT OWNER</b>	
<b>Name</b>	2018-3 lh Borrower Lp
<b>Mailing Address</b>	1717 Main St Ste 2000 Dallas, TX 75201-4657

**SCHOOL ZONE INFORMATION**

<b>Brookwood Elementary School</b> Elementary: K to 5	0.5 mi Distance
<b>Alton C. Crews Middle School</b> Middle: 6 to 8	2.3 mi Distance
<b>Brookwood High School</b> High: 9 to 12	0.5 mi Distance

**SALES HISTORY THROUGH 08/31/2023**

Date	Amount	Buyer/Owners	Seller	Instrument	No. Parcels	Book/Page Or Document#
6/28/2018		2018-3 lh Borrower Lp	Thr Georgia Lp		42	55999/692
11/9/2017		Thr Georgia Lp	Thr Georgia Lp	2017-2 lh Borrower Lp	109	55527/320
8/14/2014		2014-2 lh Borrower L P	Multiple Owners		108	53090/183
3/5/2013	\$251,100	Multiple Owners	Callahan James Etal			52229/367
7/25/1996		Callahan James Etal	Callahan James			13358/145
7/25/1996	\$292,000	Callahan James	Gregory Dwight D Etal			13245/93
4/2/1990	\$223,000	Gregory Dwight D Etal	Tucker Fed Sav & Loan Assn			5969/223

**TAX ASSESSMENT**

Appraisal	Amount	Assessment	Amount
<b>Appraisal Year</b>	2022	<b>Assessment Year</b>	2022
<b>Appraised Land</b>	\$117,000	<b>Assessed Land</b>	\$46,800
<b>Appraised Improvements</b>	\$433,900	<b>Assessed Improvements</b>	\$173,560
<b>Total Tax Appraisal</b>	\$550,900	<b>Total Assessment</b>	\$220,360
		<b>Exempt Amount</b>	
		<b>Exempt Reason</b>	

**TAXES**

Tax Year	City Taxes	County Taxes	Total Taxes
2022			\$8,206.88
2021			\$6,408.72
2020			\$6,447.68
2019			\$5,268.58
2018			\$5,278.24
2017			\$5,341.48
2016			\$4,959.58
2015			\$5,526.42
2014			\$3,975.59
2013			\$3,852.74

**MORTGAGE HISTORY**

Date	Loan Amount	Borrower	Lender	Book/Page or Document#
11/23/2007	\$75,000	Callahan James T Callahan Angela M	Wachovia Bank	48498/259

**FORECLOSURE HISTORY**

No foreclosures were found for this parcel.

**PROPERTY CHARACTERISTICS: BUILDING**

Building # 1					
<b>Type</b>	2 Story Conventional	<b>Condition</b>	Average-Good	<b>Units</b>	1
<b>Year Built</b>	1989	<b>Effective Year</b>		<b>Stories</b>	2
<b>BRs</b>	4	<b>Baths</b>	4 F H	<b>Rooms</b>	9
<b>Total Sq. Ft.</b>	3,024				
<b>Building Square Feet (Living Space)</b>		<b>Building Square Feet (Other)</b>			
		Attic (finished) 370			
		Basement (unfinished) 516			
		Basement (finished) 1,200			

**- CONSTRUCTION**

<b>Quality</b>	Average	<b>Roof Framing</b>	Gable-Hip
<b>Shape</b>		<b>Roof Cover Deck</b>	Comp Sh 240-260#

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**Subj TC - Page 2**

Property Report for 1462 BROMLEY DR, cont.

<b>Partitions</b>		<b>Cabinet Millwork</b>			
Common Wall		Floor Finish			
Foundation	3/4 Bsmt	Interior Finish			
Floor System		Air Conditioning	Central		
Exterior Wall	Brick	Heat Type	Forced Hot Air-Gas		
Structural Framing	Wood Frame	Bathroom Tile			
Fireplace	Y	Plumbing Fixtures			
- OTHER					
Occupancy		Building Data Source			
<b>PROPERTY CHARACTERISTICS: EXTRA FEATURES</b>					
<b>Feature</b>	<b>Size or Description</b>	<b>Year Built</b>	<b>Condition</b>		
Attached Garage	484				
Deck	288				
<b>PROPERTY CHARACTERISTICS: LOT</b>					
<b>Land Use</b>	Residential Sfr	<b>Lot Dimensions</b>			
Block/Lot	C/12	Lot Square Feet	15,682		
Latitude/Longitude	33.879801°/-84.032646°	Acreage	0.36		
<b>PROPERTY CHARACTERISTICS: UTILITIES/AREA</b>					
Gas Source	Public	Road Type	Paved		
Electric Source	Public	Topography	High		
Water Source	Public	District Trend			
Sewer Source	Public	Special School District 1			
Zoning Code	R100-Single Family Residence	Special School District 2			
Owner Type					
<b>LEGAL DESCRIPTION</b>					
Subdivision	Brookwood Manor	Plat Book/Page			
Block/Lot	C/12	District/Ward	County Unincorporated		
Description	L12 Bc Brookwood Manor #2				
<b>FEMA FLOOD ZONES</b>					
<b>Zone Code</b>	<b>Flood Risk</b>	<b>BFE</b>	<b>Description</b>	<b>FIRM Panel ID</b>	<b>FIRM Panel Eff. Date</b>
X	Minimal		Area of minimal flood hazard, usually depicted on FIRMs as above the 500-year flood level.	13135C0116F	09/29/2006

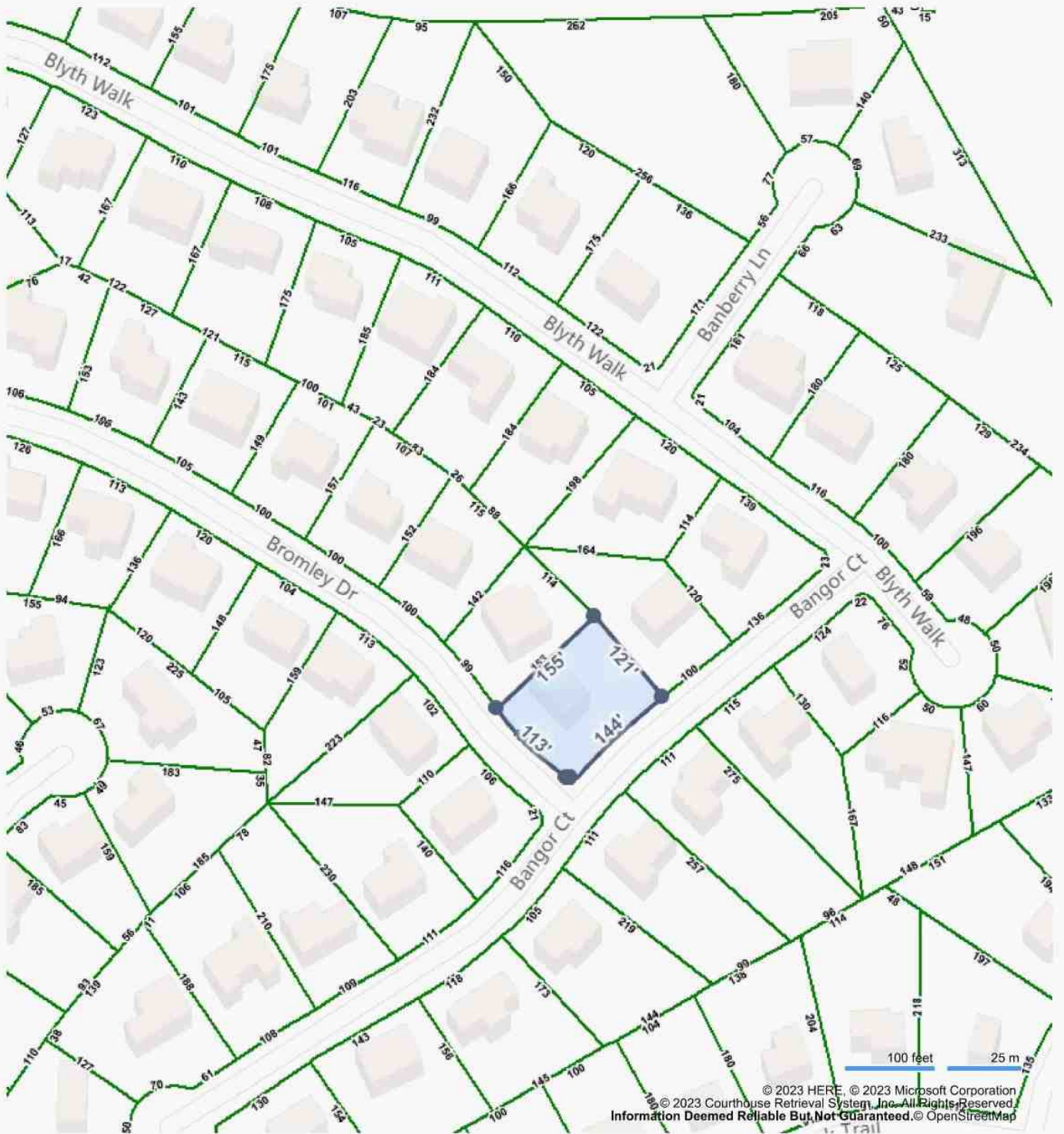
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# Tax Map



Map for Parcel Address: 1462 Bromley Dr Snellville, GA 30078-5929 Parcel ID: R5023 163



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**Deed**

**BK 55999PG0704**

**EXHIBIT A-13**

STREET ADDRESS: 1457 TRILOGY PARK DRIVE, HOSCHTON, GA 30548

COUNTY: GWINNETT

CLIENT CODE: GAAT2427-18.3

TAX PARCEL ID/APN: R3004 276

ALL THAT TRACT OR PARCEL OF LAND LYING AND BEING IN LAND LOT 4 OF THE 3RD DISTRICT, GWINNETT COUNTY, GEORGIA, BEING LOT 193, BLOCK A, TRILOGY PARK SUBDIVISION, UNIT ONE, AS SHOWN ON PLAT OR SURVEY RECORDED IN PLAT BOOK 113, PAGES 247-248, GWINNETT COUNTY, GEORGIA RECORDS, WHICH PLAT IS INCORPORATED HEREIN AND MADE A PART HEREOF BY REFERENCE

\*\*\*

**EXHIBIT A-14**

STREET ADDRESS: 1462 BROMLEY DR, SNELLVILLE, GA 30078

COUNTY: GWINNETT

CLIENT CODE: GAAT1962-18.3

TAX PARCEL ID/APN: R5023 163

ALL THAT TRACT OR PARCEL OF LAND LYING AND BEING IN LAND LOT 23 OF THE 5TH DISTRICT OF GWINNETT COUNTY, GEORGIA, BEING KNOWN AND DESIGNATED AS LOT 12, BLOCK C, BROOKWOOD MANOR, UNIT TWO, AS SHOWN ON A PLAT OF SUBDIVISION RECORDED IN PLAT BOOK 43, PAGE 237, GWINNETT COUNTY, GEORGIA RECORDS, WHICH PLAT IS INCORPORATED HEREIN AND MADE A PART HEREOF BY REFERENCE.

\*\*\*

# Survey



# Subj Active MLS - Page 1



<b>GAMLS No.:</b>	20142625
<b>Property Type:</b>	Residential
<b>Property Subtype:</b>	Single Family Residence
<b>Address:</b>	1462 Bromley Drive Snellville, GA 30078
<b>Subdivision :</b>	Brookwood Manor
<b>Status:</b>	Under Contract
<b>Own Condition:</b>	As Is,No Disclosure

<b>On Market Date:</b>	08/23/2023
<b>List Price:</b>	\$550,000
<b>LP/SQFT:</b>	\$95
<b>Due Diligence Date:</b>	
<b>Off Market Date:</b>	08/30/2023
<b>Projected Close:</b>	10/06/2023
<b>Days On Market:</b>	7

## PROPERTY INFORMATION

<b>County:</b>	Gwinnett
<b>Tax ID:</b>	R5023 163
<b>Tax Records:</b>	<a href="#">View</a>
<b>Annual Taxes:</b>	\$8,207
<b>Tax Year:</b>	2022
<b>Ownership:</b>	As Is,No Disclosure

<b>Total Finished SQFT:</b>	5,794
<b>Above Grade Fin. SQFT:</b>	4,594
<b>Below Grade Fin. SQFT:</b>	1,200
<b>Below Grade Unfin. SQFT:</b>	516
<b>SQFT Source:</b>	Public Records
<b>Total Acres:</b>	0.360 Acres
<b>Total Acres Src:</b>	Public Records

<b>Year Built:</b>	1989
<b>Constr. Status:</b>	
<b>Prop. Description:</b>	
<b>Waterfront:</b>	0 Ft.
<b>Feature Name:</b>	
<b>Elem:</b>	Brookwood
<b>Middle:</b>	Alton C Crews
<b>High:</b>	Brookwood

**Public Remarks:** Looking for a HOT deal in this scorching summer heat? Well, here is the deal for you. This home is situated in a swim/tennis community and is located within the sought-after Brookwood High School system. Located within minutes of shopping, freeways, eateries, parks, and schools. This home will need some work and updating, but check out the values in the neighborhood, and you will appreciate what this home has to offer! Sitting perched upon the lot, this executive-style home features a 4-sided brick structure with mature trees and landscape. A Fenced-in backyard with a deck and patio makes this the perfect place to grill and entertain. Step inside and you are greeted with a 2-stoyr foyer. A formal living room and dining room invite you inside. Large, eat-in kitchen with a breakfast bar, granite, lots of storage and counter space, and stainless-steel appliances. Beautiful family room with vaulted ceilings, wooden beams, and wood-burning fireplace. There is a guest bedroom and bathroom on the main level. Head upstairs to find a large owner's suite with dual vanity, separate shower, soaking tub, and walk-in closets. Three additional guest bedrooms and a nicely appointed guest bathroom finish off the 2nd story. The basement has been finished off with an additional bedroom, bathroom, recreational room, home office space, or media room. You could even install a kitchen for a teen/in-law suite. The home does need some TLC, but the possibilities are endless, and you get to create the space you want instead of paying a premium for somebody else to do it. Don't let this opportunity pass you by! You will love the neighborhood, location, and what this home can become. Make this home yours today!

**Private Remarks:** The home is being sold "as-is," without a seller's disclosure, termite letter, survey, septic clearance letter (if applicable), or repairs. The closing attorney must be Goggans, Stutzman, Hudson, Wilson & Mize, LLP Phone# 678-686-6914. dwhitt@gshattorneys.com \*\*\*PLEASE USE SHOWING TIME FOR ACCESS INSTRUCTIONS. VACANT, SO NEED TO CONFIRM SHOWINGS. \*\*\*\* COPY & PASTE THE FOLLOWING URL INTO YOUR BROWSER TO UPLOAD YOUR OFFER\*\*\* <https://www.mlsoffers.com/makeoffer.php?id=157856>

**Showing Instr:** See Remarks,Vacant,Use Showing Time

**Lock Box Type:** Other

**Directions:** GPS friendly

## INTERIOR

<b>Bedrooms:</b> Up: 4 Mid: 1 Low: 1 Tot: 6	<b>Heating:</b> Natural Gas,Central,Zoned
<b>Full Baths:</b> Up: 2 Mid: 1 Low: 1 Tot: 4	<b>Interior:</b> Bookcases,Vaulted Ceiling(s),High Ceilings,Double Vanity,Two Story Foyer,Soaking Tub,Separate Shower,Tile Bath,Walk-In Closet(s),Split Bedroom Plan
<b>Half Baths:</b> Up: 0 Mid: 1 Low: 0 Tot: 1	<b>Kitchen Equip:</b> Gas Water Heater,Cooktop,Dishwasher,Double Oven,Disposal,Oven (Wall),Refrigerator
<b>Basement:</b> Bath Finished,Concrete,Daylight,Interior Entry,Exterior Entry,Finished,Full	<b>Laundry:</b> In Mud Room
<b>Cooling:</b> Ceiling Fan(s),Central Air	<b>Rooms:</b>
<b>Energy:</b> Gas Water Heater,Cooktop,Dishwasher,Double Oven,Disposal,Oven (Wall),Refrigerator	
<b>Fireplaces:</b> 1	

## Subj Active MLS - Page 2

**FP** Family Room,Factory Built,Gas Starter  
**Features:**

### EXTERIOR

<b>Stories:</b>	Two	<b>Amenities:</b>	Clubhouse,Playground,Pool,Sidewalks,Tennis Court(s)
<b>Style:</b>	Traditional	<b>Lot Description:</b>	Level,Private
<b>Construction:</b>	Other,Press Board,Brick	<b>Parking:</b>	2
<b>Exterior:</b>		<b>Roof:</b>	Composition
<b>Waterfront:</b>		<b>Water Source:</b>	Public
		<b>Sewer:</b>	Public Sewer

### OTHER INFORMATION

<b>Showing Contact Name:</b>	use	<b>Home Warranty:</b>	No
<b>Showing Contact Phone:</b>	4044821965	<b>Possession:</b>	Close Of Escrow
<b>Association Fees:</b>	\$650	<b>Possible Financing:</b>	Cash,Conventional
<b>Fees Include:</b>	Insurance,Management Fee,Reserve Fund,Swimming,Tennis		

<b>Listing Agent:</b>	<b>Listing Office</b>	<b>Selling Agent:</b> BORGHIRAY
<a href="#">Kris Kolarich</a>	ID: <a href="#">SCLR01</a>	<b>Selling Office:</b> <a href="#">WEDG01</a>
License: 241416	Southern Classic Realtors	<b>Seller's Contribution:</b> 0
Phone: 404-482-1965	PO Box 6565	<b>Financing Type:</b>
Email: kris@atlantaforeclosureagent.com	Athens, GA 30604	<b>Comm:</b> 2.25 %
	Phone: 678-635-8877	<b>VRC:</b> No
<b>Listing Agreement:</b> Exclusive Right To Sell	Fax: 678-815-1132	<b>Compensation Comments:</b>

Information is provided by Georgia MLS and is deemed reliable but not guaranteed.



# Appraisers License

## STATE OF GEORGIA REAL ESTATE APPRAISERS BOARD

**ZAIRE ISAAC LAWSON**

**262422**

IS AUTHORIZED TO TRANSACT BUSINESS IN GEORGIA AS A  
**CERTIFIED GENERAL REAL PROPERTY APPRAISER**

THE PRIVILEGE AND RESPONSIBILITIES OF THIS APPRAISER CLASSIFICATION SHALL CONTINUE IN EFFECT AS LONG AS THE APPRAISER PAYS REQUIRED APPRAISER FEES AND COMPLIES WITH ALL OTHER REQUIREMENTS OF THE OFFICIAL CODE OF GEORGIA ANNOTATED, CHAPTER 43-39-A. THE APPRAISER IS SOLELY RESPONSIBLE FOR THE PAYMENT OF ALL FEES ON A TIMELY BASIS.

D. SCOTT MURPHY  
Chairperson

JEFF A. LAWSON  
Vice Chairperson

JEANMARIE HOLMES  
KEITH STONE  
WILLIAM A. MURRAY

1303434102361030

### ZAIRE ISAAC LAWSON

# 262422  
Status ACTIVE

END OF RENEWAL  
05/31/2024

CERTIFIED GENERAL REAL PROPERTY  
APPRAISER

THIS LICENSE EXPIRES IF YOU FAIL TO PAY  
RENEWAL FEES OR IF YOU FAIL TO COMPLETE ANY  
REQUIRED EDUCATION IN A TIMELY MANNER.

State of Georgia  
Real Estate Commission  
Suite 1000 - International Tower  
229 Peachtree Street, N.E.  
Atlanta, GA 30303-1605



LYNN DEMPSEY  
Real Estate Commissioner

1303434102361030

### ZAIRE ISAAC LAWSON

# 262422  
Status ACTIVE

END OF RENEWAL  
05/31/2024

CERTIFIED GENERAL REAL PROPERTY  
APPRAISER

THIS LICENSE EXPIRES IF YOU FAIL TO PAY  
RENEWAL FEES OR IF YOU FAIL TO COMPLETE ANY  
REQUIRED EDUCATION IN A TIMELY MANNER.

State of Georgia  
Real Estate Commission  
Suite 1000 - International Tower  
229 Peachtree Street, N.E.  
Atlanta, GA 30303-1605



LYNN DEMPSEY  
Real Estate Commissioner

1303434102361030